

Insurance Requirements for Renters/Users of Biggs Community Hall

Insurance is to be placed with insurers who are licensed to sell insurance in the State of California and who possess an "A.M. Best" rating of no less than A-: VII. If the Renter/User's insurance carrier is not licensed to sell insurance in the State of California, then the carrier must possess an A.M. Best rating of at least A: VIII.

The minimum amount of insurance coverage for **General Liability** shall be at least \$500,000 combined single limit **per occurrence** coverage for bodily injury, personal injury and property damage, with a maximum policy deductible of \$500. **If alcohol is to be sold or served on the premises, General Liability** shall be at least \$1,000,000 and **Liquor Liability must be included**. Said insurance coverage shall be evidenced by a certificate(s) of insurance with original policy endorsements, naming the City of Biggs as additional insured, and shall be executed by an authorized official of the insurer(s) and sent to **City of Biggs, Attn: Marlee Mattos, P.O. Box 307, Biggs, CA 95917-0307**. In addition to the limits of coverage provided herein above, **policy endorsements shall be attached to the certificate that also provides that:**

1. "The City of Biggs, its officers, officials, employees, agents and volunteers are to be covered as additional insureds as respects any liability arising out of the activities of the named insured. The coverage shall contain no special limitations on the scope of protection afforded to the City, its officers, officials, employees, agents or volunteers."
2. "The insurance coverage afforded by this policy shall be primary insurance as respects the City of Biggs, its officers, officials, employees, agents and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, agents or volunteers shall be in excess of the insurance afforded to the named insured by this policy and shall not contribute with it."
3. "The insurance coverage afforded by this policy shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability."

Renter/User shall furnish the City of Biggs **certificates of insurance** and original **endorsements** affecting coverage required by this clause. All certificates of insurance and endorsements are to be received and approved by the City at least five working (5) days prior to the beginning of the rental period. The City reserves the right to require complete, certified copies of all insurance policies required by this agreement.

Certificates of insurance shall state that the insuring agency agrees to endeavor to mail to the City written notice 30 days before any of the insurance policies described herein are cancelled. Renter/User agrees to notify the City immediately of any notice from an insuring agency that cancels, suspends, or reduces coverage or limits of, said insurance policy.

Should you have any questions please contact Marlee Mattos, Administrative Assistant at (530)868-5493 or biggsar@biggs-ca.gov.